IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Zachariah Cobrinik et al. : Group Art Unit: 3691

Serial No.: 09/823,353 : Examiner: Thu Thao Havan

Filed: March 30, 2001

Attorney Docket No.: 006878.112100

For: SYSTEM AND METHOD FOR

PROVIDING AN IMPROVED :

FINANCIAL DERIVATIVE

PRODUCT

PRE-APPEAL BRIEF REMARKS

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS:

These Pre-Appeal Brief Remarks are filed in connection with a Pre-Appeal Brief Request For Review (PTO/SB/33).